

BrokerCheck Report

JOEANN MITCHELL WALKER

CRD# 2210194

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About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.

- Please note that the information contained in a BrokerCheck report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:

- o information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
- o information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. [For more information about FINRA, visit www.finra.org.](http://www.finra.org)

Thank you for using FINRA BrokerCheck.

JOEANN M. WALKER

CRD# 2210194

This broker is not currently registered.

Report Summary for this Broker



This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is not currently registered.

This broker has passed:

- 1 Principal/Supervisory Exam
- 1 General Industry/Product Exam
- 1 State Securities Law Exam

Registration History

This broker was previously registered with the following securities firm(s):

NEXT FINANCIAL GROUP, INC.

CRD# 46214
BROCKTON, MA
04/2015 - 11/2017

LPL FINANCIAL LLC

CRD# 6413
BROCKTON, MA
08/2006 - 04/2015

COMMONWEALTH FINANCIAL NETWORK

CRD# 8032
SOUTH EASTON, MA
07/1998 - 08/2006

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Customer Dispute	3



Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This broker is not currently registered.



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below.

This individual has passed 1 principal/supervisory exam, 1 general industry/product exam, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination	Series 24	11/28/1995

General Industry/Product Exams

Exam	Category	Date
General Securities Representative Examination	Series 7	06/02/1992

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination	Series 63	04/22/1992

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
04/2015 - 11/2017	NEXT FINANCIAL GROUP, INC.	46214	BROCKTON, MA
08/2006 - 04/2015	LPL FINANCIAL LLC	6413	BROCKTON, MA
07/1998 - 08/2006	COMMONWEALTH FINANCIAL NETWORK	8032	SOUTH EASTON, MA
06/1992 - 07/1998	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	6363	MINNEAPOLIS, MN
06/1992 - 07/1998	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment Dates	Employer Name	Employer Location
04/2015 - Present	NEXT FINANCIAL GROUP, INC.	HOUSTON, TX
08/2006 - 04/2015	LINSCO PRIVATE LEDGER	SOUTH EASTON, MA

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious or fraternal and is recognized as tax exempt.

1) WALKER WEALTH MANAGEMENT

POSITION: agent NATURE: INSURANCE-Life, accident, health, long-term care, disability, fixed annuities.

INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 07/30/1998

ADDRESS: 235 East Ashland Street, Brockton MA 02302

DESCRIPTION: Provide insurance to my clients

2) WALKER WEALTH MANAGEMENT

POSITION: owner NATURE: DBA INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING

HOURS: 100 START DATE: 07/30/1998



Registration and Employment History

Other Business Activities, continued

ADDRESS: 235 East Ashland Street, Brockton MA 02302

DESCRIPTION: Provides securities to my clients.

3) JUDAH PRAISE TABERNACLE

POSITION: board member NATURE: Non-Profit Organ. INVESTMENT RELATED: No NUMBER OF HOURS: 45

SECURITIES TRADING HOURS: 15 START DATE: 12/04/2004

ADDRESS: 237 East Ashland Street, Brockton MA 02302

DESCRIPTION: Pastor

4) JOEANN WALKER

POSITION: Notary Public NATURE: Notary Public INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES

TRADING HOURS: 1 START DATE: 08/01/1998

ADDRESS: 235 East Ashland Street, Brockton MA 02302

DESCRIPTION: Notarize signatures on documents as a complimentary service



Disclosure Events

What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - o A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
 - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - o As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
 - o
4. **There are different statuses and dispositions for disclosure events:**
 - o A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - § A "pending" event involves allegations that have not been proven or formally adjudicated.
 - § An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - § A "final" event has been concluded and its resolution is not subject to change.
 - o A final event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - § An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - § A "settled" matter generally involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - § A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	0	3	N/A





Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

Disclosure 1 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL, LLC AND NEXT FINANCIAL GROUP, INC.
Allegations:	CLIENT ALLEGES UNAUTHORIZED SALES OF VARIOUS STOCKS, UNAUTHORIZED AND UNSUITABLE PURCHASES OF VARIABLE ANNUITIES, AND UNAUTHORIZED MUTUAL FUND SWITCHES.
Product Type:	Annuity-Variable Equity Listed (Common & Preferred Stock) Mutual Fund
Alleged Damages:	\$208,764.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	03/24/2016
Complaint Pending?	No
Status:	Settled



Status Date: 11/03/2016
Settlement Amount: \$175,000.00
Individual Contribution Amount: \$50,000.00

Reporting Source: Broker
Employing firm when activities occurred which led to the complaint: LPL Financial, LLC and NEXT Financial Group, Inc.

Allegations: Client alleges unauthorized sales of various stocks, unauthorized and unsuitable purchases of variable annuities and unauthorized mutual fund switches between June 2014 and June 2015.

Product Type: Annuity-Variable
 Equity Listed (Common & Preferred Stock)
 Mutual Fund

Alleged Damages: \$208,764.00

Is this an oral complaint? No

Is this a written complaint? Yes

**Is this an arbitration/CFTC
 reparation or civil litigation?** No

Customer Complaint Information

Date Complaint Received: 03/23/2016

Complaint Pending? No

Status: Settled

Status Date: 11/15/2016

Settlement Amount: \$175,000.00

Individual Contribution Amount: \$50,000.00

Broker Statement Firm was notified 11/15/2016 that the prior broker dealer's decision to deny this claim in May 2016 was reversed and is now settled.



Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: COMMONWEALTH FINANCIAL NETWORK

Allegations: CUSTOMER ALLEGES EXCESSIVE TURNOVER IN ACCOUNT.

Product Type: Mutual Fund(s)

Alleged Damages: \$30,000.00

Customer Complaint Information

Date Complaint Received: 04/01/2005

Complaint Pending? No

Status: Settled

Status Date: 07/07/2005

Settlement Amount: \$9,900.00

Individual Contribution Amount: \$0.00

Disclosure 3 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint:

Allegations: CLIENT ALLEGED SHE WAS ADVISED BY HER FINANCIAL ADVISOR (JOEANN WALKER) IN 1996 TO SURRENDER HER IDS LIFE FIXED RETIREMENT ANNUITY IRA AND USE THE PROCEEDS TO PURCHASE AN IDS VARIABLE UNIVERSAL LIFE INSURANCE POLICY. SHE ALLEGED THAT SHE WAS TOLD THIS TRANSACTION WAS NON-TAXABLE.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 01/04/1999

Complaint Pending? No

Status: Settled



Status Date: 04/15/1999

Settlement Amount: \$14,379.46

Individual Contribution Amount:

Firm Statement

THE FIRM REIMBURSED THE CLIENT FOR TAXES, INTEREST AND PENALTIES RESULTING FROM THIS TRANSACTION. IN ADDITION, THE FIRM REIMBURSED THE CLIENT'S TAX PREPARATION FEES RELATED TO AMENDING THE CLIENT'S TAX RETURN FOR 1996. THE TOTAL SETTLEMENT WITH THE CLIENT TO DATE HAS BEEN \$14,379.46, WHICH INCLUDED WAIVING THE CLIENT'S SURRENDER CHARGE ON HER IDS LIFE VUL POLICY.
Not Provided

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint:

Allegations: CLIENT SURRENDERED A FIXED ANNUITY FOR A VARIABLE UNIV LIFE POLICY & WAS UNAWARE OF ANY TAX IMPLICATION. I WAS EMPLOYED BY AMERICAN EXPRESS/IDS LIFE IN 1996. CLIENT ALLEGES SHE WAS TOLD THIS TYPE OF SURRENDER WAS A NON-TAXABLE EVENT. NO SPECIFIC COMPENSATORY AMOUNT WAS INDICATED.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 01/04/1999

Complaint Pending? No

Status: Settled

Status Date: 04/15/1999

Settlement Amount: \$14,379.46

Individual Contribution Amount:

Broker Statement

AMERICAN EXPRESS REIMBURSED CLIENT FOR ALL RELATED EXPENSES. THE TOTAL SETTLEMENT WITH THE CLIENT TO DATE



HAS BEEN \$14,379.46. I HAVE NOT CONTRIBUTED TO THE REIMBURSEMENTS. CLIENT INITIATED CALL REGARDING INVESTMENTS. SHE WAS CONCERNED THAT UPON HER DEATH THE HOUSEHOLD INCOME WOULD BE DISCONTINUED BECAUSE SHE WAS THE ONLY INCOME EARNER. AFTER EXPLAINING HER DIFFERENT OPTIONS, SHE FELT AS THOUGH SHE WOULD BE BETTER OFF PROVIDING HER HUSBAND WITH INSURANCE PROCEEDS TO MEET THE NEED. TAX IMPLICATIONS WERE EXPLAINED. ON 7/2/98 I RESIGNED AMERICAN EXPRESS. ALL NOTES INCLUDING FILE CONTENT WERE LEFT AT THE COMPANY.

End of Report



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